Appl. No.

:

09/909,194

Filed

July 19, 2001

REMARKS

The Advisory Action mailed March 9, 2006 has been reviewed. As the Advisory Action indicated that the proposed amendments filed February 15, 2006 would not be entered by the Examiner, Applicant files the present Amendment with a Request for Continued Examination in compliance with 37 CFR 1.114.

By way of summary, claims 1-6, 8-13, 15 and 19 are pending in the application, and stand rejected. In the present amendment, Applicant proposes to amend claims 1, 3, 4, 5, 6, 8 and 12. Applicant respectfully requests the Examiner to reconsider the above-captioned application in view of the proposed amendments and the following remarks.

Indication of Allowable Subject Matter

In the December 15, 2005 Office Action, the Examiner indicated the possibility of allowable subject matter by insertion of the word "personal computer" in place of "user module." In response, the Applicant inserted the word "personal interface." In the Advisory Opinion, the Examiner indicated that this term was unacceptable. Accordingly, Applicant has amended the claims to recite "personal computer device" instead of "personal interface." Applicant gives these terms the same meaning indicated in the Examiner's December 15, 2005 Office Action, namely any computer owned or used by a consumer/customer, including a PDA, cell phone or smart card, or any similar such device. Accordingly, Applicants have accepted the Examiner's concept.

CONCLUSION

The claims are believed to be in condition for allowance and an early notification is therefore solicited. Should the Examiner determine that additional issues may be resolved by telephone, the Examiner is cordially invited to contact the undersigned so that such issues may be promptly resolved and case passed to issuance.

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Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: May 15, 2006

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